

Property tax rate        0.01  
Insurance rate        0.005

	Average value	Taxes	Insurance	Taxes Cotton	Taxes Almonds	Insurance cotton	Insurance Almonds	Percent Cotton	Percent Almonds
Buildings	32,500	325	163	124	26	61.75	13	38	8
Trees	85,595	856	428	-	856	-	428		100
Flood irrigation	85,386	854	427	709	145	354.35	73	83	17
Fuel tanks and pumps	405	4	2	2	0	0.77	0	38	8
Pruning equipment	600	6	3	-	6	-	3		100
Shop tools	5,500	55	28	21	4	10.45	2	38	8
Cotton equipment	332,346	3,323	1,662	3,323	-	1,661.73	-	100	0
Almond equipment	55,416	554	277	-	554	-	277		100
Land	500,000	5,000	2,500	-	5,000	-	2,500	0	100
<b>Total</b>	<b>1,097,748</b>	<b>10,977</b>	<b>5,489</b>	<b>4,178</b>	<b>6,592</b>	<b>2,089</b>	<b>3,296</b>		

	Cotton	Almonds
Total taxes and insurance	6,267	9,888
Total taxes and insurance/acre	<b>12.53</b>	<b>104.08</b>

## Almond CAR Example

Item	Dollars
Almonds	2,000.00
Operating Costs:	
Fertilizer	59.25
Pesticides	212.09
Water	19.20
Custom operations	483.50
Fuel, lube and electricity	21.78
Repairs	40.24
Assessments	45.00
Interest on operating capital	48.12
Miscellaneous	16.10
Total operating expenses	945.28
Overhead costs:	
General farm overhead	30.00
Taxes and insurance	104.08
Interest on land	210.52
Capital recovery	247.00
Hired labor	255.77
Opportunity cost of unpaid labor	
Total overhead costs	847.37
Total costs	1,792.65
Gross value of production less costs	207.35
Harvest period price (dollars/lb.)	1.00
Yield (pounds per planted acre)	2,000

### Cotton CAR Example

Item	Dollars
Gross value of production:	
Lint	627.00
Seed	108.00
Producer option payment	88.00
Deficiency payment	192.50
Total returns	1,015.50
Operating Costs:	
Seed	11.20
Fertilizer	44.30
Pesticides	98.28
Water	87.36
Custom operations	197.42
Fuel, lube and electricity	22.35
Repairs	48.53
Assessments	15.92
Interest on operating capital	24.27
Miscellaneous	16.10
Total operating expenses	565.73
Overhead costs:	
General farm overhead	30.00
Taxes and insurance	12.53
Interest on land	
Opportunity cost of land (rental rate)	157.08
Capital recovery	103.03
Hired labor	97.01
Opportunity cost of unpaid labor	
Total overhead costs	399.65
Total costs	965.38
Gross value of production less costs	50.12
Harvest period price	
Lint (\$/lb.)	0.57
Seed (\$/ton)	120
Harvest period yield	
Lint (lb./acre)	1100
Seed (tons/acre)	0.9